



STATE OF WEST VIRGINIA
OFFICE OF THE ATTORNEY GENERAL
DARRELL V. MCGRAW, JR.
CONSUMER PROTECTION DIVISION
1-800-368-8808 or 304-558-8986

Press Release

FOR IMMEDIATE RELEASE

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Attorney General Darrell McGraw announces Credit Car comes to United Bank in Weston

Charleston, W.Va. – West Virginia Attorney General Darrell McGraw announces the popular ‘Credit Car’ will make a stop in Weston on August 3, 2007 at the United Bank in Weston from 9:30am to 4pm. The ‘Credit Car’ is a mobile office staffed by personnel from the Consumer Protection Division of the West Virginia Attorney General’s Office, which provides free credit reports to consumers.

The ‘Credit Car’ first toured the state in January, 2007 assisting consumers in accessing their credit reports and providing advice for those consumers with errors. Previous stops in Weirton, Morgantown, Parkersburg, Beckley, Princeton, Charleston, and Martinsburg proved to be successful and well received by consumers in those cities. Previous stops for the credit car have been in Glenville, Buckhannon, and Philippi.

“More than 80% of all credit reports contain at least one error. Just one error on a credit report can cause an individual to be denied an application for a loan or credit,” McGraw said. “That is why we are working to assist people with getting copies of their credit report and helping them to understand what it means. As well, consumers need to know what to do in the event they find an error. This is one of the most valuable services we can offer consumers. Last year, our office received over 2,000 complaints regarding credit matters.”

The federal Fair Credit Reporting Act (FCRA) grants individuals the right to obtain free copies of their credit report from the three major credit reporting agencies (CRAs) – Trans Union, Experian, and Equifax – each year. There is often confusion over various groups offering “free” credit reports, which, unknown to the customer, sometimes have certain requirements or costs. Attorney General Darrell McGraw wishes to help consumers navigate through the misleading offers and misinformation.

“It is important for people to realize that there is only one website that is authorized to provide free credit reports with no strings attached, which is www.annualcreditreport.com,” McGraw continued, “From there, you can get copies of your credit report from all three of the major credit reporting agencies.” Information on how to receive your credit report or in need of assistance in correcting errors can go online to www.wvago.us or call Attorney General Darrell McGraw’s Consumer Hotline at 1-800-368-8808.

Plans to bring the ‘Credit Car’ to more communities across the state are in the works. Any communities or groups interested in having the ‘Credit Car’ in their area or at an event are invited to contact Amy Saunders, Consumer Coordinator for the Office

of the Attorney General, at (304) 558-2021 or Noah Barnes, Consumer Advocate, (304) 541-3540.

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